

<i>SERFF Tracking Number:</i>	<i>NALF-126674629</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Life Insurance Company of the Southwest</i>	<i>State Tracking Number:</i>	<i>45951</i>
<i>Company Tracking Number:</i>	<i>8387</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>Informational - COI</i>		
<i>Project Name/Number:</i>	<i>Informational - COI/8387</i>		

Filing at a Glance

Company: Life Insurance Company of the Southwest

Product Name: Informational - COI	SERFF Tr Num: NALF-126674629	State: Arkansas
TOI: L09I Individual Life - Flexible Premium	SERFF Status: Closed-Accepted	State Tr Num: 45951
Adjustable Life	For Informational Purposes	
Sub-TOI: L09I.001 Single Life	Co Tr Num: 8387	State Status: Filed-Closed
Filing Type: Form		Reviewer(s): Linda Bird
	Authors: Susan Carey, Laurie	Disposition Date: 06/17/2010
	Trombly, Michelle Goodwin, Susan	
	Freedom	
	Date Submitted: 06/15/2010	Disposition Status: Accepted For
		Informational Purposes
		Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Informational - COI	Status of Filing in Domicile: Not Filed
Project Number: 8387	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 06/17/2010	Explanation for Other Group Market Type:
	State Status Changed: 06/17/2010
Deemer Date:	Created By: Michelle Goodwin
Submitted By: Michelle Goodwin	Corresponding Filing Tracking Number:
Filing Description:	
RE: Informational Filing	

Life Insurance Company of the Southwest
NAIC No. 0634-65528

SERFF Tracking Number: NALF-126674629 State: Arkansas
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For use with: 8387AR(0606), Indexed Flexible Premium Adjustable Benefit Life Insurance.
(Approved on January 9, 2007)

8404AR(0606), Additional Protection Benefit Rider – Sex Distinct
(Approved on January 9, 2007)

8733AR(0709), Indexed Flexible Premium Adjustable Benefit Life Insurance. Unisex.
(Approved on May 18, 2009)

8536AR(0707), Additional Protection Benefit Rider – Unisex
(Approved on September 24, 2007)

We write to you today to inform you of revised Guaranteed Cost of Insurance Rates for our Indexed Flexible Premium Adjustable Benefit Life Insurance policies and Additional Protection Benefit Riders mentioned above.

The Guaranteed Cost of Insurance Rates are being revised because we will no longer be guaranteeing the current rates for ten years as previously done with the subject policies and riders. Enclosed for your information is a revised Appendix 1 of the Actuarial Memorandum which displays the new Guaranteed Cost of Insurance Rates. These rates will affect new issues only. Existing policy holders will not be affected by this change.

In addition, we intend to offer new Current Cost of Insurance Rates for new issues only on our Unisex version of the policy, form 8733(0709). Enclosed for your information is a revised Appendix 2 which displays the new Current Cost of Insurance Rates. Existing policy holders will not be affected by this change.

Company and Contact

Filing Contact Information

Michelle Goodwin, Policy Forms Analyst MGoodwin@Nationallife.com
One National Life Drive 802-229-7441 [Phone]
Montpelier, VT 05604 802-229-3743 [FAX]

Filing Company Information

Life Insurance Company of the Southwest	CoCode: 65528	State of Domicile: Texas
1300 West Mockingbird Lane	Group Code: -99	Company Type:
Dallas, TX 75247	Group Name:	State ID Number: 1117
(214) 638-9316 ext. [Phone]	FEIN Number: 75-0953004	

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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Life Insurance Company of the Southwest	\$50.00	06/15/2010	37218613

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	06/17/2010	06/17/2010

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Disposition

Disposition Date: 06/17/2010

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Actuarial Memorandum		No
Supporting Document	Third Party Authorization		Yes

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item:	Third Party Authorization	
Comments:		
Attachment:		
Authorization Letter.pdf		

Wade H. Mayo
President and CEO

February 11, 2010

To Whom It May Concern:

This letter is to authorize **Michelle D. Goodwin**, Policy Forms Analyst, of National Life Insurance Company, Montpelier, Vermont, as a **Designated Representative** of Life Insurance Company of the Southwest to submit product filings on their behalf.

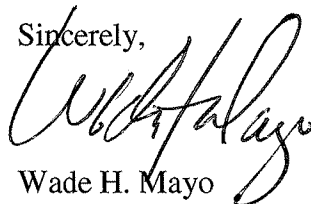
All questions and comments regarding this filing should first be addressed to Mrs. Goodwin. I stand ready, however, to answer for Life Insurance Company of the Southwest directly should that need arise.

Mrs. Goodwin may be contacted at:

National Life Insurance Company
One National Life Drive
Montpelier, Vermont 05604
Phone: 802-229-7441
Fax: 802-229-3743

Life Insurance Company of the Southwest thanks you for your consideration in this matter.

Sincerely,



Wade H. Mayo

*Wade H. Mayo
President and CEO*

February 11, 2010

To Whom It May Concern:

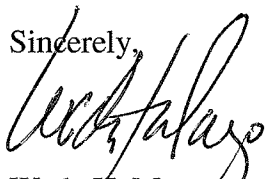
This letter is to authorize **Stephanie Burmester**, Associate Actuary, of National Life Insurance Company, Montpelier, Vermont, as a **Designated Representative** of Life Insurance Company of the Southwest to submit product filings on their behalf.

All questions and comments regarding this filing should first be addressed to Mrs. Burmester. I stand ready, however, to answer for Life Insurance Company of the Southwest directly should that need arise.

Mrs. Burmester may be contacted at:

National Life Insurance Company
One National Life Drive
Montpelier, Vermont 05604
Phone: 802-229-3433
Fax: 802-229-7197

Life Insurance Company of the Southwest thanks you for your consideration in this matter.

Sincerely,

Wade H. Mayo